



REQUEST FOR QUALIFICATIONS (RFQ) TO PROVIDE INSURANCE BROKER (AGENT) SERVICES

RFQ #FY2010-HR 001

I. INVITATION/PURPOSE

The **Town of Surfside, Florida** is asking for insurance brokers to submit applications to provide professional services. This RFQ is for all of the Town's services related to employee health, disability, life, dental, and other related benefits programs. The purpose of this RFQ is to seek qualified brokers to assist with the strategic plan, design and negotiation of the most cost effective programs as well as the implementation and ongoing service. The Town has approximately 85 full-time employees and is constantly competing to recruit and retain the best employees possible. Our leadership is looking to ensure we have financially competitive and affordable benefit programs to offer our employees.

This RFQ is not an authorization to approach insurers or other underwriting sources on behalf of the Town. We specifically request that no insurance market contact or solicitation be made on behalf of The Town of Surfside at this time and that no insurance market reservations or commitments be made for any purpose as respects any insurance or reinsurance to be provided for the Town.

Services required include, but may not be limited to:

1. Designing, marketing, obtaining quotations, evaluating insurers' financial status, placing and servicing all of The Town's employee benefit plans.

2. Identifying, measuring and analyzing the Town's funding options.
3. Providing other services related to Town's employee benefit plans, including the following:
 - a. Expert analysis and interpretation of insurance policy language and coverage;
 - b. Expert assistance in establishing insurance program structures, which attract and keep valued personnel, in coordination with the Town of Surfside's resources;
 - c. Expert assistance in the settlement of claims issues;
 - d. Expert assistance in promoting wise utilization of benefits;
 - e. Expert assistance in negotiating with potential carriers for employee benefit insurance coverage;
 - f. Expert assistance in keeping the Town in compliance with all HIPAA, local, state and federal legislation and regulation;
 - g. Expert financial and actuarial consultation;

II. PLAN OF ACTION

Please deliver one (1) original and four (4) copies plus one (1) electronic copy on compact disk (CD) of the written application, labeled "RFQ #FY2010-HR 001"-Insurance Broker (Agent) Services must be received by **Debra Eastman, Town Clerk, Town of Surfside, 9293 Harding Avenue, Surfside, FL 33154 on or before 3p.m., Thursday March 18, 2010** after which time receipt will officially be closed. The time/date stamp located in Town Hall will be the official authority for determining late applications. Applications submitted by facsimile (fax) or electronically will NOT be accepted.

Questions regarding the application request must be submitted in writing to **Yamileth Slate-McCloud, Human Resources Coordinator, Town of Surfside, 9293 Harding Avenue, Surfside, FL 33154** or e-mail at yslate-mccloud@townofsurfsidefl.gov on or before 5:00 p.m., Wednesday March 10, 2010.

A review of the written applications will be completed by March 26, 2010 at which time the brokers selected by a qualification committee selected by the Town Manager will be asked to attend oral interview sessions scheduled to be held at the Town of Surfside. Following review and oral interview sessions, a recommendation will be made to the Town Commission no later than May 11, 2010. Following Town Commission approval the selected broker should be prepared to commence working on the employee benefit package immediately. The Town has historically selected a single broker to provide professional services with respects to all employee benefit plans.

The initial term of any professional service contract(s) will encompass the services related to insurance to be placed and serviced for the two and one-quarter year period beginning with July 1, 2010. After two and one-quarter years, the term of service shall continue until any subsequent RFQ for the same services is issued and awarded. A list of employee benefit policies currently held by the Town, including their next renewal dates is attached.

The Town of Surfside reserves the right to reject any and all applications, or any part thereof, or to accept any applications or any part thereof, or to waive any informalities or defects in any application, as deemed to be in the best interest of the Town within the sole discretion of the Town. The Town of Surfside reserves the right to re-issue or change the RFQ, and to obtain the professional services by any other measures.

III. PROPOSAL EVALUATION

The successful broker will be selected by the Town based on the following evaluation factors in no specific order:

1. Qualifications of the brokerage firm;
2. Qualifications of personnel and their specific time commitments to the account;
3. Program approach for benefit analysis, insurance marketing, program maintenance and communications;
4. Proposal quality;
5. References;
6. Broker &/or firm domicile (also see section **XXI** special conditions); and
7. Cost.

IV. MINIMUM QUALIFICATIONS

All firms submitting applications must meet the following minimum qualifications:

1. Firms must be able to demonstrate the ability to provide full services in the State of Florida.
2. Broker or if applicable, account manager, must be licensed as a consultant by the State of Florida for insurance coverage relating to employee benefits for at least 5 years and possess any other licenses/certificates required to provide services to the Town.

V. PROPOSAL CONTENT

Qualifications

Provide detailed information on your firm, including:

- *History
- *Describe your organizational structure (ownership and principal officers)
- *Education and professional organization membership
- *Experience (including servicing other public sector accounts, if any)
- *Office(s) location(s) that would provide direct services and a full description of other resources that will be utilized for the Town's account
- *Major complaints, claims or lawsuits, if any, pending against the firm and that would be considered material to the firm's financial status
- *Errors and Omission insurance with at least a \$1 million dollar policy limit, provided by a carrier acceptable to the Town of Surfside.

Personnel

Identify and describe the pertinent experience of the proposed account manager, other individuals who would support him or her, and marketing experts and other personnel who would be involved in servicing the account in any way. Provide information regarding the functions to be performed by these persons and how their activities would be directed and coordinated.

Include updated resumes of all key persons to be involved in servicing the account. For each person involved, describe his or her experience with employee benefit plans.

Demonstrating Competence

Below is a list of information you are encouraged to include in your proposal, or be prepared to address in an oral presentation:

What experience does your firm have in handling employee benefit plans for employers' with more than 75 employees?

Discuss any innovative mechanisms you have used to minimize insurance and service costs to your clients.

With which insurance carriers do you place the most business? Why?

When is it "right" to obtain competitive bids on employee benefit plans?

How far in advance of renewal would you provide the Town with renewal information?

How do you keep your clients aware of trends and new developments in employee benefits i.e. flex spending?

Supply a proposed time-line of activities you would perform on behalf of the Town during the contract period.

How would you assist in creation of an overall benefits/compensation strategy for the employees at the Town of Surfside?

Describe your role in assisting the Town to communicate its benefit programs.

Describe how you might assist in developing an employee benefit handbook.

Do you provide completed 5500, HIPAA and waiver Forms for your clients?

In what specific ways can you provide legislative or legal research assistance?

References

Your application should include no less than five (5) client references located within Florida, two (2) of which comprise groups of at least 50 or more members and which may be contacted by the Town of Surfside. Each reference shall include the name of the company, name and title of person responsible for the company's insurance, address, and telephone number.

Cost of Services

Include in your proposal complete details on how your firm is to be remunerated for services provided. Remuneration may consist of:

- *Fees (flat or variable)
- *Commissions; or
- *A combination of fees and commissions

A two-year cost (fees and/or commissions) should be quoted for insurance marketing and other general account handling services proposed.

VI. RIGHT TO REJECT APPLICATIONS

The Town reserves the right to reject any or all applications, to waive any informality or irregularity in any proposal, to cancel or postpone at any time in the solicitation process, to negotiate a contract, part of the contract, to make minor modifications during the agreement preparation process, or to re-advertise for applications and to make an award to the most responsible, responsive applicant determined by the Town Commission to be in the best interests of the Town and most advantageous to the Town. A respondent may withdraw its application at any time prior to the time the applications are scheduled to be opened. After the date of opening, no modifications shall be made by a respondent provided however the Town reserves the right to ask questions of clarification of any issue contained in the application from any applicant after the application opening as part of its evaluation. Submitted applications that do not respond to all requirements may be considered non-responsive and eliminated from the process.

VII. ONE PROPOSAL

Only one (1) application from an individual, firm, partnership, corporation, or joint venture will be considered in response to this RFQ for each project and/or for each discipline for miscellaneous projects.

VIII. CONFLICT OF INSTRUCTIONS

If a conflict exists between the general conditions and the instructions stated herein and the specific conditions and the instructions, the Town's interpretation shall govern.

IX. INTERPRETATION OF APPLICATION DOCUMENT

All questions requiring clarification or interpretation of the application documents shall be made in writing and shall reach **Yamileth Slate-McCloud, Human Resources Coordinator, Town of Surfside, 9293 Harding Avenue, Surfside, FL 33154** or e-mail at yslate-mccloud@townofsurfsidefl.gov on or before 5:00 p.m., Wednesday March 10, 2010. The Town shall respond to questions in writing and it will be available on-line at <http://www.townofsurfsidefl.gov>.

Any modification or interpretation of the application documents is the sole and exclusive judgment of the Town, shall be made in writing in the form of an Addendum and posted on-line at <http://www.townofsurfsidefl.gov>.

Interpretations or modifications of the application documents made in any manner other than an Addendum issued by the Town shall not be binding.

An Applicant, prior to submitting his application, shall ascertain that he has received all Addenda issued, and shall acknowledge their receipt in the Application Form.

Costs for those matters not questioned and not responded to by Addendum shall be the responsibility of the Applicant to include such costs in his Application.

X. MODIFICATION AND WITHDRAWAL OF APPLICATION

Prior to the time of Application opening, a Applicant may withdraw his Application at any time, by submitting a Notice of Withdrawal of Application letter, but may not resubmit it. Such Application shall be returned to the Applicant subsequent to the Application opening. Applications may not be modified after submittal. After the Application opening, no application may be withdrawn, cancelled or modified after the time and date designated for the receipt of Applications.

XI. OPENING OF APPLICATIONS

All Applications submitted will be opened and read aloud publicly at the Office of the Town Clerk, 9293 Harding Avenue Surfside, Florida, on the date and at the time stated in the Notice to Applicants, or as may be amended by addendum.

XII. PUBLIC ENTITY CRIMES STATEMENT

In accordance with §287.133 (2) (a) Florida Statutes, a person or affiliate who has been placed on the convicted Contractor list following a conviction for a public entity crime may not submit a application on a contract to provide any goods or services to a public entity, may not submit a application on a contract to a public entity for the construction or repair of a public building or public work, may not submit applications on leases of real property to a public entity, may not be awarded or perform work as a contractor or supplier, subcontractor, or consultant under contract with any public entity, and may not transact business with any public entity in excess of the threshold amount provided in §287.017, Fla. Stat., for CATEGORY TWO for a period of 36 months from the date of being placed on the convicted Contractor list.

XIII. COMMUNICATIONS OR INQUIRIES

Any communication or inquiries, except for clarification of process or procedure already contained in the solicitation, are to be made to the attention of **Yamileth Slate-McCloud, Human Resources Coordinator, Town of Surfside, 9293 Harding Avenue, Surfside, FL 33154 or e-mail at yslate-mccloud@townofsurfsidefl.gov**. Such inquiries or requests for information shall be submitted in writing and shall contain the requester's name, address, telephone number and email address.

XIV. ADDENDA

The Town may issue an addendum in response to any inquiry received, prior to application opening, which changes, adds to or clarifies the terms provisions or requirements of the solicitation. The applicant shall not rely on any representation, statement or explanation whether written or verbal, other than those made in this RFP or in any addenda issued. **Where there appears to be a conflict between this RFQ and any addenda, the last addendum issued shall prevail.**

It is the applicant's responsibility to ensure receipt of all addenda, and any accompanying documentation. The application is required to acknowledge the receipt of all addenda in its application.

XV. LAWS AND REGULATIONS

All applicable laws and regulations of the Federal Government, State of Florida, Special Districts, and ordinances of Miami-Dade County and the Town shall apply to any Contract awarded as a result of this Application. The laws of the State of Florida shall govern any contract awarded as a result of this Application.

XVI. RIGHT TO ACCEPT AND/OR REJECT APPLICATIONS

The Town reserves the right to accept or reject any or all Applications or to select the Applicant(s) that, in the opinion of the Town, will be in the best interests of and/or the most advantageous to the Town. The Town also reserves the right to reject the Application of any Applicant(s) who has previously failed to properly perform under the terms and conditions of a contract, to deliver on time contracts of a similar nature, and who is not in a position to perform the requirements defined in this RFQ. The Town reserves the right to waive any irregularities and technicalities and may, at its discretion, withdraw, negotiate a contract, part of a contract, to make minor modifications during the agreement preparation process, and/or re-advertise the RFQ.

XVII. COLLUSION

The Applicant, by submitting an application, certifies that its Application is made without previous understanding, agreement or connection either with any person, firm, or corporation submitting a Application for the same services, with the Town. The Applicant certifies that its Application is fair, without control, collusion, fraud, or other illegal action. The Applicant further certifies that it is in compliance with the conflict of interest and code of ethics laws. The Town will investigate all situations where collusion may have occurred and the Town reserves the right to reject any and all Applications where collusion may have occurred.

XVIII. NON-APPROPRIATION OF FUNDS

In the event no funds or insufficient funds are appropriated and budgeted or funding is otherwise unavailable in any fiscal period for payments due under the Contract, then the Town, upon written notice of such occurrence, shall have the unqualified right to terminate the Contract without any penalty or expense to the Town. No guarantee, warranty, or

representation is made that any particular or any project(s) will be awarded to any firm(s).

XIX. OWNERSHIP OF DOCUMENTS

Applicant understands and agrees that any information, document, report or any material whatsoever which is given by the Town to the Successful Applicant(s) or which is otherwise obtained or prepared by the Successful Applicant(s) pursuant to or under the terms of the RFQ is and shall at all times remain the property of the Town. Successful Applicant(s) agrees not to use any such information, document, report or material for any other purpose whatsoever without the written consent of the Town, which may be withheld or conditioned by the Town in its sole discretion.

XX. FAMILIARITY WITH LAWS AND PROPOSAL

Applicants are assumed to be familiar with all applicable federal, state, and local laws, ordinances rules and regulations that may in any manner affect the work herein. By submitting an application, the Applicant certifies that the Applicant has fully read and understands the application method and has full knowledge of the scope, nature, and quality of work to be performed.

XXI. SPECIAL CONDITIONS

LOCAL PREFERENCE: On December 8, 2010, the Town of Surfside Town Commission authorized Ordinance #2009-1543 which allows for a Local Business Preference Policy. The Policy includes:

Definitions: The term "Business" shall mean a person, firm, corporation or other business entity which is duly licensed and authorized to engage in a particular work in the State of Florida. Business shall be broken down into two (2) types of classes:

1. Class A Business – shall mean any Business who is holder of a current Town local business tax receipt which is physically located within the Town limits of Surfside.

2. Class B Business - shall mean any Business that is located outside the corporate limits of the Town of Surfside but are holders of a current Town local business tax receipt which is physically located within a ten (10) mile radius of the corporate limits of the Town.

Provided that: 1) A Business can only qualify for one class preference level; 2) A Business with outstanding liens, fines or violations with the Town shall not be eligible to qualify for Class A or Class B status; 3) A Business which operates through the use of a post office box, mail house or a residential/home address shall not be eligible to qualify as either a Class A or Class B Business, with respect to the business's location;

Preferences will be considered after the completion of the final rankings. Preference, subject to the completion and submission of the attached certification statement, shall be applied to Businesses as follows:

1. Class A Business - five percent (5%) preference;
2. Class B Business – three percent (3%) preference;

LOCAL PREFERENCE CERTIFICATION STATEMENT

STATE OF _____)

COUNTY OF _____)

_____, being duly sworn, deposes and says that:

He/she is _____ of
_____,
(Title) (Firm/Company)

has submitted the attached Proposal, and is requesting consideration for the following preference to the Town of Surfside. In general, the minimum requirements are as follows (please refer to Ordinance No. 2009-1543 for more specific detail):

(1) _____
Firm / Company Name
is a **Class A** Business as defined in the Town of Surfside Ordinance No. 2009-1543. A copy of the Town of Surfside Business Tax Receipt is attached as justification.

(2) _____
Firm / Company Name
is a **Class B** Business as defined in the Town of Surfside Ordinance No. 2009-1543. A copy of the Business Tax Receipt is attached as justification.

(3) _____
Firm / Company Name
requests a **Conditional Class A** classification as defined in the Town of Surfside Ordinance No. 2009-1543. Written certification of intent is attached.

(4) _____
Firm / Company Name
requests a **Conditional Class B** classification as defined in the Town of Surfside Ordinance No. 2009-1543. Written certification of intent is attached.

(5) _____
Firm / Company Name
is considered a **Class C** Business as defined in the Town of Surfside Ordinance No. 2009-1543 and does not qualify for Local Preference consideration.

The foregoing instrument was acknowledged before me this _____ by _____, who is personally known to me or who has produced _____ as identification and who did (did not) take an oath.

Sworn to or affirmed and subscribed before me this _____ day of _____, 2010.

Personally known		Produced Identification		Type of Identification	
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Notary Public State of: _____



TOWN OF SURFSIDE, FLORIDA

EMPLOYEE BENEFIT SUMMARY

(ALL RENEW ANNUALLY ON OCTOBER 1ST)

HEALTH CARE PROVIDER

AvMed Health Care

HMO Plan
POS Plan

DENTAL INSURANCE

United Concordia

Indemnity Plan

LIFE & ACCIDENTAL DEATH & DISMEMBERMENT

Mutual of Omaha – (General & Public Safety)

Other Benefits Include

Living Care Benefit
Travel Assistance
Seat Belt & Airbag
Common Carrier
Education
Paralysis
Conversion
Waiver of Premium

AIG – (Public Safety Only)

Statutory Death

SHORT TERM DISABILITY

Mutual of Omaha

Other Benefits Include

Partial Disability
Vocational Rehabilitation

LONG TERM DISABILITY

Mutual of Omaha

Other Benefits Include

Partial Disability
Vocational Rehabilitation
Workplace Alteration Assistance
Recurrent Disability
Survivor Benefit
Waiver of Premium

SECTION 125 – FLEXIBLE SPENDING ACCOUNT (FSA)

Health Care Account
Dependent Care Account